

# RETIREMENT PLANNING SEMINARS

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For State and County Employees  
age 50 and over



**Presented By**



# Ready or not, retirement is coming!

The happiness and productivity of your retirement years depend largely upon your outlook as you approach retirement. You can expect to live 15 to 20 years or more after age 65, but in order to make the most of those years, planning is necessary.



As a member of the Nebraska State and County Employees Retirement Systems, NPERS invites you to attend a Retirement Planning Seminar coming soon to a town near you!

## 2003 FALL SEMINAR SCHEDULE

<b>Scottsbluff</b> Wednesday, August 27 <b>Western Comm. College</b> 250587 Airport Road	<b>Valentine</b> Wednesday, September 10 <b>Holiday Inn Express</b> 803 E. Hwy. 20	<b>Lincoln</b> Thursday, November 13** Tuesday, December 2** <b>Hampton Inn - Airport</b> 1301 W. Bond Circle
<b>North Platte</b> Wednesday, September 24 <b>Holiday Inn Express</b> 300 Holiday Frontage Rd.	<b>Grand Island</b> Wednesday, October 8 <b>Holiday Inn</b> 7838 S. U.S. 281	<b>Omaha</b> Thursday, October 16 <b>Sarpy Co. Center - LaVista</b> 91st & Giles
<b>Norfolk</b> Wednesday, October 29 <b>Northeast Comm. College</b> <b>Lifelong Learning Center</b> 801 E. Benjamin	<b>Sidney</b> Thursday, November 20 <b>Western Comm. College</b> 909 5th Ave. - Room 116	<b>Fremont</b> Thursday, December 11 <b>Holiday Inn Express</b> 2415 N. Lincoln Ave.

\*\* These Lincoln seminar dates were not available on the original brochure, they have been added as overflow meetings to accomodate members.

### Schedule

Each session starts promptly at **8:30 a.m.** and ends by **3:45 p.m.** Please *arrive by 8:15 a.m.* to allow time to check in and receive your materials. Lunch is at 12:00 p.m.

### Registration Fees

\$15.00 for members and \$15.00 for a spouse or guest attending with a member. This fee includes materials, lunch and refreshments.

### Cancellation Policy

A minimum of 15 participants is required for a meeting to be held. If a meeting is cancelled by the Retirement Office, registrants will be notified as soon as possible and offered an opportunity to attend another meeting or receive a refund.

### Refund Policy

To receive a refund of your registration fees, the Retirement Office must be notified of any cancellations or changes **at least 3 working days** prior to the seminar date.

### Fast, Easy Registration

Complete the registration form at the right and return it to the Retirement Office along with your check.

**FYI** - Dress is casual. You may bring your most recent benefit statement. (not required)

**NOTE:** Interpreter for deaf/hard-of-hearing provided **upon request (subject to availability).** \*

# SEMINAR AGENDA

## Your Pension Plan

- ◆ How it Works
- ◆ Benefit Options
- ◆ Requirements

## Social Security

- ◆ Eligibility
- ◆ When to Apply

## Adjusting to Retirement

- ◆ Emotional/Physical
- ◆ Social

## Health Insurance

## Financial Management

- ◆ How Much Is Enough
- ◆ Accumulation Techniques
- ◆ Tax Wise Alternatives
- ◆ Investments
- ◆ Investment Risk Tolerance

## Estate Planning

- ◆ Reduce Taxes
- ◆ Choose Your Personal Representative
- ◆ Distribute Personal Property
- ◆ Will/Trust

## REGISTER NOW! SPACE IS LIMITED!

Pre-registration is required at least one week prior to seminar.

Complete and detach the registration form below and return with your check to:

Nebraska Public Employees Retirement Systems  
Seminar Registrations  
P.O. Box 94816  
Lincoln, NE 68509-4816



## 2003 RETIREMENT PLANNING SEMINARS

Please check the box for the meeting you plan to attend:

### Scottsbluff

☐ August 27

### Lincoln

☐ November 13\*\*  
☐ December 2\*\*

### Grand Island

☐ October 8

### Norfolk

☐ October 29

### Fremont

☐ December 11

### Valentine

☐ September 10

### North Platte

☐ September 24

### Omaha

☐ October 16

### Sidney

☐ November 20

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Name \_\_\_\_\_ S.S.# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Spouse/Guest \_\_\_\_\_ S.S.# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Employer \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Spouse's Employer (if member) \_\_\_\_\_

Enclosed is my check in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ Member(s) and \_\_\_\_\_ Spouse or Guest @ \$15.00 each

**NOTE:** Please make checks payable to: Nebraska Retirement Systems  
A \$5.00 fee will be charged on all returned checks.

\* ☐ Check here if interpreter is required.

### FOR OFFICE USE ONLY

Check # _____	Date _____
Amount \$ _____	
Received By _____	

## IMPORTANT INFORMATION

To be eligible to attend the Preretirement Seminars, you must be age 50 or over and participating in the Nebraska Retirement Systems.

The law instituting the program says, "The employer shall provide each eligible employee leave with pay to attend up to two preretirement planning programs." According to this law, "...leave with pay shall mean a day off paid by the employer and shall not mean vacation, sick, personal, or compensatory time." You may choose to attend a seminar more than twice, but such leave is at your expense and your absence is at the discretion of your employer. **The law allowing a member to attend twice is not retroactive and therefore will not include attendances prior to September 9, 1995.** See Neb. Rev. Stat. § 84-1511 for further details.

If you would like to attend the seminar, please complete the enclosed registration form and return to the Retirement Office as soon as possible.

For more information, contact: **Nebraska Public Employees Retirement Systems**  
**1221 N Street, Suite 325**  
**P.O. Box 94816**  
**Lincoln, NE 68510**  
**402-471-2053 or toll free 1-800-245-5712**



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## RETIREMENT PLANNING SEMINARS

Presents

Nebraska Public Employees Retirement Systems  
P.O. Box 94816  
Lincoln, NE 68509-4816  
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